

Fill in this information to identify the case:

Debtor 1 Gail L Taylor

Debtor 2

United States Bankruptcy Court for the: Southern District of Ohio

Case number : 2:17-bk-50213

Official Form 410S1

Notice of Mortgage Payment Change

12/15

If the debtor's plan provides for payment of postpetition contractual installments on your claim secured by a security interest in the debtor's principal residence, you must use this form to give notice of any changes in the installment payment amount. File this form as a supplement to your proof of claim at least 21 days before the new payment is due. See Bankruptcy Rule 3002.1.

Name of creditor: NewRez LLC d/b/a Shellpoint Mortgage Servicing

Court claim no. 2  
(if known):

Last 4 digits of any number you use to identify the debtor's account: 3016

Date of payment change: 03/01/2021  
Must be at least 21 days after date of this notice

New total payment: \$754.06  
Principal, interest, and escrow, if any

Part 1: Escrow Account Payment Adjustment

1. Will there be a change in the debtor's escrow account payment?

☐ No

☒ Yes. Attach a copy of the escrow account statement prepared in a form consistent with the applicable nonbankruptcy law.  
Describe the basis for the change. If a statement is not attached, explain why:

Current escrow payment: \$357.27

New escrow payment: \$358.03

Part 2: Mortgage Payment Adjustment

2. Will the debtor's principal and interest payment change based on an adjustment to the interest rate on the debtor's variable-rate account?

☒ No

☐ Yes. Attach a copy of the rate change notice prepared in a form consistent with applicable nonbankruptcy law. If a notice is not attached, explain why:

Current interest rate:  
Current Principal and interest payment:

New interest rate:  
New principal and interest payment:

Part 3: Other Payment Change

3. Will there be a change in the debtor's mortgage payment for a reason not listed above?

☒ No

☐ Yes. Attach a copy of any documents describing the basis for the change, such as a repayment plan or loan modification agreement. (Court approval may be required before the payment change can take effect).

Reason for change:

Current mortgage payment:

New mortgage payment:

Debtor 1 Gail L Taylor  
First Name Middle Name Last Name

Case number (if known) 2:17-bk-50213

**Part 4:** Sign Below

The person completing this Notice must sign it. Sign and print your name and your title, if any, and state your address and telephone number.

*Check the appropriate box:*

☐ I am the creditor.

☒ I am the creditor's attorney or authorized agent.

**I declare under penalty of perjury that the information provided in this claim is true and correct to the best of my knowledge, information, and reasonable belief.**

/s/ Mary Vitartas

Signature

Date 01/21/2021

Print: Mary Vitartas

Title Authorized Agent for Creditor

Company Padgett Law Group

Address 6267 Old Water Oak Road, Suite 203

Tallahassee FL, 32312

Contact phone (850) 422-2520

Email

PLGinquiries@padgettlawgroup.com

**CERTIFICATE OF SERVICE**

**I HEREBY CERTIFY** that a true and correct copy of the foregoing has been furnished to the parties on the attached Service List by electronic service and/or by First Class U.S. Mail on this the 21st day of January, 2021.

/S/ Mary Vitartas

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MARY VITARTAS  
PADGETT LAW GROUP  
6267 Old Water Oak Road, Suite 203  
Tallahassee, FL 32312  
(850) 422-2520 (telephone)  
(850) 422-2567 (facsimile)  
PLGinquiries@padgettlawgroup.com  
*Authorized Agent for Creditor*

**SERVICE LIST (CASE NO. 2:17-bk-50213)**

Debtor

Gail L Taylor  
8321 Harrisburg Road  
Orient, OH 43146

Attorney

Andrew Yiangou  
3099 Sullivant Avenue  
Columbus, OH 43204

Trustee

Faye D. English  
Chapter 13 Trustee  
10 West Broad Street  
Suite 1600  
Columbus, OH 43215-3419

US Trustee

Asst US Trustee (Col)  
Office of the US Trustee  
170 North High Street  
Suite 200  
Columbus, OH 43215



GAIL TAYLOR  
8321 HARRISBURG RD  
ORIENT OH 43146

Analysis Date: December 31, 2020  
Loan: [REDACTED]  
Property Address:  
8321 HARRISBURG RD  
ORIENT, OH 43146

### Annual Escrow Account Disclosure Statement - Account History

The following is an overview of your escrow account with Shellpoint Mortgage Servicing. It contains the history of escrow payments made on your behalf in the prior year, and a snapshot of the anticipated disbursements for the coming year. Any potential adjustments due to increases or decreases with your escrow items may affect your monthly escrow payment. If your escrow payment increases, your monthly payment will also increase. If the escrow payment decreases, your mortgage payment will decrease.

Payment Information			Contractual	Effective Mar01, 2021	Prior Esc Pmt	March 01, 2020	Escrow Balance Calculation	
P & I Pmt:	\$396.03	\$396.03			P & I Pmt:	\$396.03	Due Date:	November 01, 2020
Escrow Pmt:	\$357.27	\$358.03			Escrow Pmt:	\$357.27	Escrow Balance:	\$1,878.11
Other Funds Pmt:	\$0.00	\$0.00			Other Funds Pmt:	\$0.00	Anticipated Pmts to Escrow:	\$1,429.08
Asst. Pmt (-):	\$0.00	\$0.00			Asst. Pmt (-):	\$0.00	Anticipated Pmts from Escrow (-):	\$908.07
Reserve Acct Pmt:	\$0.00	\$0.00			Resrv Acct Pmt:	\$0.00		
Total Payment	\$753.30	\$754.06			Total Payment	\$753.30	Anticipated Escrow Balance:	\$2,399.12

  

Shortage/Overage Information		Effective Mar01, 2021
Upcoming Total Annual Bills		\$4,296.30
Required Cushion		\$716.05
Required Starting Balance		\$1,956.10
Escrow Shortage		\$0.00

  

**Cushion Calculation:** Because Shellpoint Mortgage Servicing does not set your tax amounts or insurance premiums, your escrow balance contains a cushion of 716.05. A cushion is an additional amount of funds held in your escrow in order to prevent the balance from becoming overdrawn when an increase in the disbursement amount occurs. Your lowest monthly balance should not be below 716.05 or 1/6 of the anticipated payment from the account.

This is a statement of actual activity in your escrow account from Mar2020 to Feb 2021. Last year's anticipated activity (payments to and from your escrow account) is next to the actual activity.

Date	Payments to Escrow		Payments From Escrow		Description	Escrow Balance	
	Anticipated	Actual	Anticipated	Actual		Required	Actual
					Starting Balance	1,937.84	621.68
Mar 2020	357.27	1,071.90			*	2,295.11	1,693.58
Apr 2020	357.27	357.30			*	2,652.38	2,050.88
May 2020	357.27				*	3,009.65	2,050.88
Jun 2020	357.27				*	3,366.92	2,050.88
Jun 2020				908.07	* County Tax	3,366.92	1,142.81
Jul 2020	357.27	357.30	920.32		* County Tax	2,803.87	1,500.11
Jul 2020				2,480.16	* Hazard	2,803.87	(980.05)
Aug 2020	357.27	357.27	2,446.60		* Hazard	714.54	(622.78)
Sep 2020	357.27				*	1,071.81	(622.78)
Oct 2020	357.27	357.27				1,429.08	(265.51)
Nov 2020	357.27	357.27				1,786.35	91.76
Dec 2020	357.27	357.27				2,143.62	449.03
Jan 2021	357.27				*	2,500.89	449.03
Feb 2021	357.27		920.32		* County Tax	1,937.84	449.03
					Anticipated Transactions	1,937.84	449.03
Feb 2021		1,429.08 <sup>P</sup>		908.07	County Tax		970.04
	\$4,287.24	\$4,644.66	\$4,287.24	\$4,296.30			

An asterisk (\*) indicates a difference from a previous estimate either in the date or the amount. If you want a further explanation, please call our toll-free number.  
P - The letter (P) beside an amount indicates that the payment or disbursement has not yet occurred but is estimated to occur as shown.

Shellpoint Mortgage Servicing  
For Inquiries: (800) 365-7107

Analysis Date: December 31, 2020  
Loan: [REDACTED]

### Annual Escrow Account Disclosure Statement - Projections for Coming Year

This is an estimate of activity in your escrow account during the coming year based on payments anticipated to be made to and from your account

Date	Anticipated Payments		Description	Escrow Balance	
	To Escrow	From Escrow		Anticipated	Required
Mar 2021	358.03		Starting Balance	2,399.12	1,956.10
Apr 2021	358.03			2,757.15	2,314.13
May 2021	358.03			3,115.18	2,672.16
Jun 2021	358.03			3,473.21	3,030.19
Jul 2021	358.03	908.07	County Tax	3,831.24	3,388.22
Aug 2021	358.03	2,480.16	Hazard	3,281.20	2,838.18
Sep 2021	358.03			1,159.07	716.05
Oct 2021	358.03			1,517.10	1,074.08
Nov 2021	358.03			1,875.13	1,432.11
Dec 2021	358.03			2,233.16	1,790.14
Jan 2022	358.03			2,591.19	2,148.17
Feb 2022	358.03	908.07	County Tax	2,949.22	2,506.20
	<u>\$4,296.36</u>	<u>\$4,296.30</u>		2,399.18	1,956.16

(Please keep this statement for comparison with the actual activity in your account at the end of the escrow accounting computation year)

Your ending balance from the last month of the account history (escrow balance anticipated) is 2,399.12. Your starting balance (escrow balance required) according to this analysis should be \$1,956.10.

We anticipate the total of your coming year bills to be \$4,296.30. We divide that amount by the number of payments expected during the coming year to obtain your escrow payment.

New Escrow Payment Calculation	
Unadjusted Escrow Payment	\$358.03
Shortage Installment:	\$0.00
Rounding Adjustment Amount:	\$0.00
Escrow Payment:	<u>\$358.03</u>

If you are a customer in bankruptcy or a customer who has received a bankruptcy discharge of this debt please be advised that this notice is to advise you of the status of your mortgage loan. This notice constitutes neither a demand for payment nor a notice of personal liability to any recipient hereof, who might have received a discharge of such debt in accordance with applicable bankruptcy laws or who might be subject to the automatic stay of Section 362 of the United States Bankruptcy Code. However, it may be a notice of possible enforcement of the lien against collateral property, which has not been discharged in your bankruptcy.

#### Notice of Error or Information Request Address

You have certain rights under Federal law related to resolving errors in the servicing of your loan and requesting information about your loan. If you want to request information about your loan or if you believe an error has occurred in the servicing of your loan and would like to submit an Error Resolution or Information Request, please write to us at the following address:

Shellpoint Mortgage Servicing  
PO Box 10826  
Greenville, SC 29603 0826